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DATE: August 13, 2004

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	Nga B. Nguyen, Examiner U.S. Patent and Trademark Office Group Art Unit 3628	703-872-9306	703-306-2901

FROM: Daniel R. Pote      PHONE: 602-382-6325  
RE: Our Docket No. 33081.0500  
U.S. Patent Application Serial No. 09/648,575

**MESSAGE:**

Transmitted herewith is the Office Action Response for the captioned matter in response to the Office Action of February 13, 2004. Thank you.  
Sincerely, Daniel R. Pote, Reg. No. 43,011

ORIGINAL DOCUMENT: Will not be sent      NUMBER OF PAGES (Including Cover): 875  
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I hereby certify that this correspondence, pursuant to 37 C.F.R. §1.6, is being sent via facsimile to (703) 872-9306, addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

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PATENTIN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE

Applicant:	Lesk	Docket No.	33081.0500
Serial No.:	09/648,575	Filing Date:	August 25, 2000
Group Art Unit:	3628	Examiner:	To Be Assigned
Title:	METHODS AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER	Confirmation No.:	5787

## RESPONSE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed February 13, 2004, the period of response which is hereby extended to three months to and including August 13, 2004, please consider the following amendment and remarks.

AMENDMENT

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 4 of this paper.